

****Department Heads***this notice is required by Federal law, and should be reproduced for employees without email access. Contact Human Resources if copies are needed.*

The Affordable Care Act 2015 requires employers to provide a notice to current employees and to new hires regarding: (a) the Oct 1st opening of the **health insurance exchange** (also known as the Marketplace); (b) the potential for the employee to lose the employer's contribution if coverage is purchased through the exchange; and (c) whether the employer's plan meets the Act's minimum value requirements. The County's official notice is attached. **It does not require you to do anything, and does not change your current benefits provided by Benton County.**

The health insurance exchange is an electronic storefront operated by the State of Arkansas, similar to what you might use to make airline reservations. Beginning October 1, 2015, anyone can enter the exchange and shop for insurance coverage that would begin January 1st, 2017. Some individuals could receive premium assistance based on household income.

Please take note of the following:

- The state-run health insurance exchange is completely independent of Benton County's benefit program. Benton County's open enrollment period occurs in December.
- Benton County intends to offer the same health benefits that you currently have, at the same rates, going into 2017. Currently, we do not charge a premium for single employee coverage. We charge \$114 per month to add one dependent. We charge \$290 per month to add two or more dependents.
- The Affordable Care Act required a variety of changes to the County's health plan, and most of those have already been installed into what you currently have. A few technical corrections, like a shortened waiting period, will be added at the beginning of 2017 and are not expected to have a financial impact to the County's plan.
- The Exchange is most often used for individuals without employer provided coverage, but you can still shop for an insurance plan. Premiums for plans in the exchange are not tax deductible, and cannot be deducted through your payroll.
- Since Benton County's health insurance plan meets the Affordable Care Act's minimum value requirements, it is unlikely that you will receive premium assistance in the exchange.

For questions about the health insurance exchange, visit this link: <http://www.arhealthconnector.org/>

For questions about Benton County's benefit plan, and our responsibilities related to the Affordable Care Act, contact me directly.

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